



# PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

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## **FDIC Makes Public September Enforcement Actions No Administrative Hearings Scheduled for November 2010**

FOR IMMEDIATE RELEASE

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in September. No administrative hearings are scheduled.

The FDIC processed a total of 82 matters in September. These included 30 consent orders; 11 removal and prohibition orders; 26 civil money penalties; one cross guarantee liability; five prompt corrective action; one voluntary termination of insurance; one section 19 order; five orders terminating an order to cease and desist; and two notices of charges and of hearing.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 3501 Fairfax Drive, Room E-1002, Arlington, VA (telephone 703-562-2200 or 1-877-275-3342). To view individual orders below, click the link for the PDF next to the order. To view all orders online, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/index.html>. A list of orders made public today follows.

PDF Help

### **FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. §1818(b) (Consent Orders)**

Bank of Alameda, Alameda, CA; FDIC-10-546b; Issued 9/17/10 - PDF



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at [www.fdic.gov](http://www.fdic.gov), by subscription electronically (go to [www.fdic.gov/about/subscriptions/index.html](http://www.fdic.gov/about/subscriptions/index.html)) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-238-2010

Monterey County Bank, Monterey, CA; FDIC-09-081b; FDIC-10-221k; Issued 9/29/10 - PDF

Monterey County Bank, Monterey, CA; FDIC-10-633b; Issued 9/1/10 - PDF

Charter Oak Bank, Napa, CA; FDIC-10-635b; Issued 9/2/10 - PDF

Colorado Capital Bank, Castle Rock, CO; FDIC-10-514b; Issued 9/9/10 - PDF

County Bank, Rehoboth Beach, DE; FDIC-10-454b; Issued 9/20/10 - PDF

Old Harbor Bank, Clearwater, FL; FDIC-10-463b; Issued 9/1/10 - PDF

CNLBank, Orlando, FL; FDIC-10-493b; Issued 9/20/10 - PDF

The Elgin State Bank, Elgin, IL; FDIC-10-439b; Issued 9/9/10 - PDF

Princeville State Bank, Princeville, IL; FDIC-10-491b; Issued 9/16/10 - PDF

AmericaUnited Bank and Trust Company USA, Schaumburg, IL; FDIC-10-457b; Issued 9/24/10 - PDF

Farmers State Bank of Sublette, Sublette, IL; FDIC-10-531b; Issued 9/16/10 - PDF

Premier Bank, Wilmette, IL; FDIC-10-233b; Issued 9/3/10 - PDF

Bloomfield State Bank, Bloomfield, IN; FDIC-10-497b; Issued 9/17/10 - PDF

Community Shores Bank, Muskegon, MI; FDIC-10-397b; Issued 9/2/10 - PDF

Village Bank, St. Francis, MN; FDIC-10-426b; Issued 9/10/10 - PDF

Minnwest Bank South, Tracy, MN; FDIC-10-509b; Issued 9/27/10 - PDF

Patriot Bank Minnesota, Wyoming, MN; FDIC-10-476b; Issued 9/29/10 - PDF

Lone Summit Bank, Lake Lotawana, MO; FDIC-10-574b; Issued 9/27/10 - PDF

First Security Bank of Nevada, Las Vegas, NV; FDIC-10-547b; Issued 9/1/10 - PDF

Service 1st Bank of Nevada, Las Vegas, NV; FDIC-10-512b; Issued 9/1/10 - PDF

Citizens State Bank - Midwest, Cavalier, ND; FDIC-10-550b; Issued 9/27/10 - PDF

Washington Financial Bank, Washington, PA; FDIC-10-506b; Issued 9/3/10 - PDF

Insouth Bank, Brownsville, TN; FDIC-10-468b; Issued 9/30/10 - PDF

Community State Bank, Austin, TX; FDIC-10-494b; Issued 9/9/10 - PDF

Foundation Bank, Bellevue, WA; FDIC-10-058b; Issued 9/17/10 - PDF

Bank of Fairfield, Fairfield, WA; FDIC-10-627b; Issued 9/28/10 - PDF

First Savings Bank Northwest, Renton, WA; FDIC-10-524b; Issued 9/24/10 - PDF

Westside Community Bank, University Place, WA; FDIC-10-450b; Issued 9/24/10 - PDF

ISB Community Bank, Ixonia, WI; FDIC-10-344b; Issued 9/14/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(e), 12 U.S.C. § 1818(e)  
(Removal and Prohibition Orders)**

The Simsbury Bank & Trust Company, Simsbury, CT; FDIC-10-312e; against Janice L. Zdun;  
Issued 9/23/10 - PDF

Banterra Bank, Marion, IL; FDIC-07-219e; against Kenneth E. Hayse; Issued 9/23/10 - PDF

Branch Banking and Trust Company, Winston-Salem, NC; FDIC-10-359e; against Qiana Dantelle Ruffin; Issued 9/23/10 - PDF

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North Akron Savings Bank, Akron, OH; FDIC-09-537e; against Patricia Lynn Davis-Boarman;  
Issued 9/23/10 - PDF

The Bank of Magnolia Company, Magnolia, OH; FDIC-08-105e; against John D. Hreha;  
Issued 9/23/10 - PDF

The Bank of Magnolia Company, Magnolia, OH; FDIC-09-017e; against Carla M. Woods;  
Issued 9/23/10 - PDF

The Bank of Magnolia Company, Magnolia, OH; FDIC-09-018e; against Denise M. Conley;  
Issued 9/23/10 - PDF

Beneficial Mutual Savings Bank, Philadelphia, PA; FDIC-10-331e; against Marilyn Eldebeisi;  
Issued 9/23/10 - PDF

Carolina First Bank, Greenville, SC; FDIC-10-419e; against Blair Witkowski; Issued 9/22/10 - PDF

International Bank of Commerce, Laredo, TX; FDIC-09-505e; against Jerald Brown;  
Issued 9/23/10 - PDF

Chittenden Trust Company, Burlington, VT; FDIC-10-425e; against Kevin J. Thivierge;  
Issued 9/23/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(i), 12 U.S.C. § 1818(i)  
(Civil Money Penalties)**

Monterey County Bank, Monterey, CA; FDIC-09-081b; FDIC-10-221k; Consent Order, Order for Restitution, and Order to Pay Civil Money Penalty in the amount of \$500,000.00; Issued 9/29/10 - PDF

Valley Community Bank, Pleasanton, CA; FDIC-10-603k; in the amount of \$875.00;  
Issued 9/23/10 - PDF

Pacific Valley Bank, Salinas, CA; FDIC-10-581k; in the amount of \$3,740.00; Issued 9/2/10 - PDF

Surety Bank, Deland, FL; FDIC-10-542k; in the amount of \$2,500.00; Issued 9/24/10 - PDF

Banterra Bank, Marion, IL; FDIC-10-063k; against Kenneth E. Hayse in the amount of \$25,000.00; Issued 9/23/10 - PDF

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The Peoples State Bank of Newton, Illinois; Newton, IL; FDIC-10-371k; in the amount of \$1,540.00; Issued 9/8/10 - PDF

Vermilion Valley Bank, Piper City, IL; FDIC-10-481k; in the amount of \$1,950.00; Issued 9/8/10 - PDF

Bank of The Bluegrass and Trust Company, Lexington, KY; FDIC-10-499k; in the amount of \$2,500.00; Issued 9/22/10 - PDF

United Bank & Trust Company, Versailles, KY; FDIC-10-388k; in the amount of \$4,000.00; Issued 9/22/10 - PDF

United Bank & Trust Company, Versailles, KY; FDIC-10-389k; in the amount of \$4,800.00; Issued 9/22/10 - PDF

Sicily Island State Bank, Sicily Island, LA; FDIC-10-566k; in the amount of \$3,800.00; Issued 9/23/10 - PDF

Middlesex Savings Bank, Natick, MA; FDIC-10-631k; in the amount of \$3,940.00; Issued 9/9/10 - PDF

The Bank of Holly Springs, Holly Springs, MS; FDIC-10-562k; in the amount of \$4,000.00; Issued 9/23/10 - PDF

The Citizens Savings Bank, Martins Ferry, OH; FDIC-10-338k; in the amount of \$3,650.00; Issued 9/2/10 - PDF

Bank of Wichitas, Snyder, OK; FDIC-10-563k; in the amount of \$4,000.00; Issued 9/23/10 - PDF

West Texas State Bank, Odessa, TX; FDIC-10-597k; in the amount of \$7,500.00; Issued 9/2/10 - PDF

Jefferson Bank, San Antonio, TX; FDIC-10-405k; in the amount of \$10,000.00; Issued 9/15/10 - PDF

State Bank of Southern Utah, Cedar City, UT; FDIC-10-599k; in the amount of \$7,500.00; Issued 9/28/10 - PDF

First Neighborhood Bank, Spencer, WV; FDIC-10-533k; in the amount of \$4,750.00; Issued 9/17/10 - PDF

Union Bank of Blair, Blair, WI; FDIC-10-410k; in the amount of \$2,600.00; Issued 9/9/10 - PDF

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Farmers State Bank, Hillsboro, WI; FDIC-10-124k; in the amount of \$3,600.00; Issued 9/1/10 - PDF

The Park Bank, Madison, WI; FDIC-10-526k; in the amount of \$1,650.00; Issued 9/9/10 - PDF

Investors Community Bank, Manitowoc, WI; FDIC-10-078k; in the amount of \$4,650.00; Issued 9/22/10 - PDF

West Pointe Bank, Oshkosh, WI; FDIC-09-516k; in the amount of \$5,005.00; Issued 9/9/10 - PDF

Marathon Savings Bank, Wausau, WI; FDIC-10-367k; in the amount of \$5,500.00; Issued 9/21/10 - PDF

Marathon Savings Bank, Wausau, WI; FDIC-10-369k; in the amount of \$4,180.00; Issued 9/21/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 5(e), 12 U.S.C. § 1815(e)  
(Cross Guarantee Liability)**

Bank of San Francisco, San Francisco, CA; FDIC-10-696kk; Order Conditionally Granting Approval For Waiver of Cross Guarantee Liability; Issued 9/27/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 38, 12 U.S.C. § 1831o  
(Prompt Corrective Actions)**

Charter Oak Bank, Napa, CA; FDIC-10-749PCAS; Issued 9/30/10 - PDF

First Vietnamese American Bank, Westminster, CA; FDIC-10-691PCAS; Issued 9/28/10 - PDF

FirsTier Bank, Louisville, CO; FDIC-10-224PCAS; Issued 4/21/10 - PDF

Valley Community Bank, St. Charles, IL; FDIC-10-637PCAS; Issued 9/8/10 - PDF

Nevada Commerce Bank, Las Vegas, NV; FDIC-10-688PCAS; Issued 9/14/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(q), 12 U.S.C. § 1818(q)  
(Voluntary Terminations of Insurance)**

ARCUS Bank, Salt Lake City, UT; FDIC-10-552q; Issued 9/16/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 19, 12 U.S.C. § 1829  
(Section 19)**

Alicia Mari Evans; FDIC-10-171L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 9/10/10 - PDF

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## **TERMINATIONS**

### **Orders Terminating Consent Orders and Cease and Desist Orders**

Sunrise Bank of Atlanta, Atlanta, GA; FDIC-09-728b; Issued 9/3/10 - PDF

State Bank of Burnettsville, Burnettsville, IN; FDIC-09-534b; Issued 9/16/10 - PDF

The Citizens Bank of Weir, Kansas, Weir, KS (Now Known as Cbw Bank); FDIC-07-254b; Issued 9/29/10 - PDF

First Carolina State Bank, Rocky Mount, NC; FDIC-09-706b; Issued 9/21/10 - PDF

Sterling Savings Bank, Spokane, WA; FDIC-09-507b; Issued 9/27/10 - PDF

## **NOTICES ISSUED**

(Note: A Notice is a proposal enforcement action and is not a final decision or order by the FDIC)

### **Notices of Charges and of Hearing**

Pacific Rim Bank, Honolulu, HI; FDIC-10-471b; Issued 9/17/10 - PDF

Community South Bank, Parsons, TN; FDIC-10-264b; Issued 9/10/10 - PDF

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